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EXAMINER

JOHNSON, GREGORY L

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PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Office Action Summary	Application No. 10/024,990	Applicant(s) WIRYAWAN ET AL.	
	Examiner GREGORY JOHNSON	Art Unit 3691	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 12 January 2008.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-23 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-23 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. _____.
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413) |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | Paper No(s)/Mail Date. _____ |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08) | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| Paper No(s)/Mail Date _____ | 6) <input type="checkbox"/> Other: _____ |

DETAILED ACTION

1. This communication is in response to Applicants' Amendment and Remarks filed January 12, 2008. Claims 1-23 are original. Claims 1-23 are pending.

Response to Arguments

2. Applicant's argument, see pages 8-13, with respect to the rejection of claims 1, 7, 13 and 18 under 35 U.S.C. 103(a) have been fully considered and are persuasive. Therefore, the rejections have been withdrawn. However, upon further consideration, a new ground of rejection is made in view of Steele et al., Pat. No. 7,257,581.

Claim Rejections - 35 USC § 112

3. The following is a quotation of the second paragraph of 35 U.S.C. 112:

The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter which the applicant regards as his invention.

4. Claims 1-23 are rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention.

Claims 1 and 7 recite the limitation "receiving the commercial loan application data via the network communication link." The claim language does not make clear as to whom or what is receiving the commercial loan application data. For examination purposes the Examiner will interpret the limitation as "receiving *from the client system*

the commercial loan application data via the network communication link.” Appropriate action is required.

Claims 13 and 18 recite the limitation “receiving a user interface via a network communication link.” The claim language does not make clear as to whom or what is receiving a user interface. For examination purposes the Examiner will interpret the limitation as “receiving a user interface *at a client system* via a network communication link.” Appropriate action is required.

The remaining claims are rejected for their dependency upon rejected claims.

Claim Rejections - 35 USC § 103

5. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

6. The factual inquiries set forth in *Graham v. John Deere Co.*, 383 U.S. 1, 148 USPQ 459 (1966), that are applied for establishing a background for determining obviousness under 35 U.S.C. 103(a) are summarized as follows:

1. Determining the scope and contents of the prior art.
2. Ascertaining the differences between the prior art and the claims at issue.
3. Resolving the level of ordinary skill in the pertinent art.
4. Considering objective evidence present in the application indicating obviousness or nonobviousness.

7. Claims 1-4, 6-10 and 12-23 are rejected under 35 U.S.C. 103(a) as being unpatentable over Davidson, Pat. No. 5,699,527 (hereinafter Davidson), in view of Steele et al., Pat. No. 7,257,581 (hereinafter Steele).

As to claims 1 and 7, Davidson discloses a method and system with a machine-readable medium that includes a set of instructions, the set of instructions, which when executed, perform a method, comprising:

- communicating a user interface to a client system via a network communication link, the user interface including a plurality of user interface displays configured to capture commercial loan application data (Abstract; column 4, lines 18-22; col. 5, lines 2-12; and Fig. 1-2);
- receiving the commercial loan application data via the network communication link (col. 6, lines 62-65);
- storing the commercial loan application data in a storage device (col. 8, lines 24-27).

Davidson does not disclose the following limitation:

- communicating at least a portion of the commercial loan application data to the client system to pre-populate at least one data field of one of the plurality of user interface displays.

However, Steele teaches a method for storage, management and distribution of information. Steele teaches a method where a vendor server executes a server-side application for interacting with the database management system of the host server.

The server-side application receives the consumer information from the database management system and integrates the consumer information into a vendor's business process on behalf of the consumer. For example, the server-side application may auto-populate the filtered consumer information elements into at least one input field of the web page file and may transmit the auto-populated web page file to the browser for display to the consumer. Any edits or additions to the consumer information that are made by the consumer may be passed to the server-side application and then on to the host server for appropriate storage in the information account (col. 2, line 57 thru col. 3, line 9; and Fig. 1).

It would have been obvious to one of ordinary skill in the art at the time of Applicant's invention to include in the loan processing system of Davidson, the storage and distribution method as taught by Steele since the claimed invention is merely a combination of old elements, and in the combination each element merely would have performed the same function as it did separately, and one of ordinary skill in that art would have recognized that the results of the combination were predictable. See MPEP 2143 (Rev. 6, Sept 2007).

As to claims 2-4, 6, 8-10 and 12, Davidson discloses the following limitations:

- the plurality of user interface displays are further configured to assign a commercial loan request (col. 5, line 66 thru col. 6, lines 2);

- the plurality of user interface displays are further configured to monitor a status of review corresponding to the commercial loan request (col. 7, lines 12-38);
- the plurality of user interface displays are further configured to administer association of accounts with approved commercial loan requests (col. 14, lines 18-32);
- storing the commercial loan application data in the storage device includes storing the data in a manner to be retrieved in response to customer identifying information (e.g. password; col. 8, lines 43-47).

As to claims 13 and 18, Davidson discloses a method and system with a machine-readable medium that includes a set of instructions, the set of instructions, which when executed, perform a method, comprising:

- receiving a user interface via a network communication link, the user interface including a plurality of user interface displays configured to capture commercial loan application data (Abstract; column 4, lines 18-22; col. 5, lines 2-12; and Fig. 1-2);
- receiving a user input, the user input comprising entry of the commercial loan application data (col. 5, lines 2-12); and
- communicating the commercial loan application data to a server to store in a storage device (col. 4, lines 18-22 and col. 8, lines 24-26).

Davidson does not disclose the following limitation:

- receiving at least a portion of the commercial loan application data from the server to pre-populate at least one data field of one of the plurality of user interface displays.

However, Steele teaches a method for storage, management and distribution of information. Steele teaches a method where a vendor server executes a server-side application for interacting with the database management system of the host server. The server-side application receives the consumer information from the database management system and integrates the consumer information into a vendor's business process on behalf of the consumer. For example, the server-side application may auto-populate the filtered consumer information elements into at least one input field of the web page file and may transmit the auto-populated web page file to the browser for display to the consumer. Any edits or additions to the consumer information that are made by the consumer may be passed to the server-side application and then on to the host server for appropriate storage in the information account (col. 2, line 57 thru col. 3, line 9; and Fig. 1).

It would have been obvious to one of ordinary skill in the art at the time of Applicant's invention to include in the loan processing system of Davidson, the storage and distribution method as taught by Steele since the claimed invention is merely a combination of old elements, and in the combination each element merely would have performed the same function as it did separately, and one of ordinary skill in that art would have recognized that the results of the combination were predictable. See MPEP 2143 (Rev. 6, Sept 2007).

As to claims 14-17 and 19-23, Davidson discloses the following limitations:

- the plurality of user interface displays are further configured to assign a commercial loan request (col. 5, line 66 thru col. 6, lines 2);
- the plurality of user interface displays are further configured to monitor a status of review corresponding to the commercial loan request (col. 7, lines 12-38);
- the plurality of user interface displays are further configured to administer association of accounts with approved commercial loan requests (col. 14, lines 18-32);
- the user interface displays configured to assign a commercial loan request are configured to assign an approval level corresponding to the commercial loan request and to assign each stage of an approval process to a specified reviewer (col. 5, lines 40-52 and col. 7, lines 31-38); and
- one of the plurality of user interface displays comprises a user interface display corresponding to a sequence of user interface displays accessible to the user via actuation of a tab associated with each display of the sequence of user interface displays (col. 5, lines 2-12).

8. Claims 5 and 11 are rejected under 35 U.S.C. 103(a) as being unpatentable over Davidson and Steele as applied to claims 1 and 7 above, and further in view of Goodwin et al., Pat. No. 7,035,820 (hereinafter Goodwin).

As to claims 5 and 11, Davidson does not disclose the following limitation:

- the plurality of user interface displays comprise hypertext markup language (HTML) documents, and communicating the user interface to the client system comprises transmitting the HTML documents via a network communication protocol in response to a request from the client system.

However, Goodwin teaches that systems and methods for providing information relating to financial products such as commercial loans could use web pages that are written in hypertext markup language (HTML) (col. 1, lines 17-20 and col. 5, lines 56-67). It would have been obvious to one of ordinary skill in the art at the time of Applicant's invention to include in the loan processing system of Davidson, the method of using web pages written in HTML as taught by Goodwin since the claimed invention is merely a combination of old elements, and in the combination each element merely would have performed the same function as it did separately, and one of ordinary skill in that art would have recognized that the results of the combination were predictable. See MPEP 2143 (Rev. 6, Sept 2007).

Response to Arguments

9. Applicants' arguments with respect to claims 1-23 have been considered but are moot in view of the new grounds of rejection.

Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to GREGORY JOHNSON whose telephone number is (571)272-2025. The examiner can normally be reached on Monday - Friday, 8:30AM - 5:00PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, ALEXANDER KALINOWSKI can be reached on (571) 272-6771. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/Lalita M Hamilton/
Primary Examiner, Art Unit 3691

GREGORY JOHNSON
Examiner
Art Unit 3691